

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In Re: JANICE A KLUMB

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Case No.: 10-43573

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John V. LaBarge, Jr., Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/02/2010.
- 2) This case was confirmed on 06/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2010.
- 5) The case was dismissed on 12/16/2010.
- 6) Number of months from filing to the last payment: 5
- 7) Number of months case was pending: 9
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 39,019.62
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 6,724.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 6,724.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,700.02
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 301.26
Other	\$.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 2,001.28
Attorney fees paid and disclosed by debtor	\$ 600.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LEDBETTER LAW FIRM L	PRIORITY	1,000.00	.00	1,000.00	1,000.00	.00
BANK OF AMERICA HOME	SECURED	224,772.00	236,969.80	236,969.80	.00	.00
BANK OF AMERICA HOME	SECURED	18,096.10	16,324.00	16,324.00	.00	.00
MO DEPT OF REVENUE	OTHER	.00	NA	NA	.00	.00
AES BANK OF AMERICA	UNSECURED	12,404.00	.00	.00	.00	.00
AES BANK OF AMERICA	UNSECURED	6,203.00	.00	.00	.00	.00
NATIONAL COLLEGIATE	UNSECURED	28,803.00	42,732.25	42,732.25	.00	.00
AES	UNSECURED	13,272.00	NA	NA	.00	.00
AMERICAN EXPRESS CEN	UNSECURED	916.00	893.65	893.65	114.34	.00
AMERICAN EXPRESS TRS	UNSECURED	85.00	NA	NA	.00	.00
FIA CARD SVCS	UNSECURED	19,917.00	19,917.96	19,917.96	2,548.42	.00
BANK OF AMERICA	UNSECURED	18,959.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	1,171.00	921.33	921.33	117.88	.00
CITIBANK	UNSECURED	2,830.00	NA	NA	.00	.00
DISCOVER BANK	UNSECURED	7,620.00	7,321.44	7,321.44	936.75	.00
PORTFOLIO RECOVERY A	UNSECURED	1,013.00	943.37	943.37	.00	.00
HSBC BANK NEVADA NA	UNSECURED	1,684.00	1,653.66	1,653.66	211.58	.00
KOHL'S/CHASE BANK USA	UNSECURED	2,019.00	2,019.89	2,019.89	258.44	.00
GE MONEY BANK	UNSECURED	1,107.00	1,107.44	1,107.44	141.69	.00
PORTFOLIO RECOVERY A	UNSECURED	1,320.00	1,347.30	1,347.30	172.38	.00
PRA RECEIVABLES MGMT	UNSECURED	256.00	246.43	246.43	31.53	.00
BANK OF AMERICA	SECURED	80,763.00	80,763.54	80,763.54	.00	.00
HSBC BANK NEVADA NA	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER BANK	UNSECURED	.00	7,321.44	7,321.44	.00	.00
BANK OF AMERICA	SECURED	.00	189.71	189.71	189.71	.00
PORTFOLIO RECOVERY A	OTHER	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	OTHER	.00	NA	NA	.00	.00
CYNTHIA WOOLVERTON	OTHER	.00	NA	NA	.00	.00
BAC HOME LOANS SVCIN	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	317,733.34	.00	.00
Mortgage Arrearage	16,513.71	189.71	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	334,247.05	189.71	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	86,426.16	4,533.01	.00

Disbursements:

Expenses of Administration	\$ 2,001.28	
Disbursements to Creditors	\$ 4,722.72	
TOTAL DISBURSEMENTS:		\$ 6,724.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2011

/s/ John V. LaBarge, Jr.
John V. LaBarge, Jr., Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.